



201104080027  
Skagit County Auditor

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**RETURN ADDRESS**

ISGN

PO BOX 2590  
CHICAGO, IL 60690

**Document Title(s)**

SHORT FORM OPEN-END DEED OF TRUST

**Reference Numbers(s) of related documents**

Additional Reference #-s on page

**Grantor(s)** (Last, First and Middle Initial)

RUBIN, S HERBERT



RUBIN, S H

Additional grantors on page

**Grantee(s)** (Last, First and Middle Initial)

KEYBANK, N.A.

first American Title Ins. Co, Trustee

Additional grantees on page

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

TRACT 5, PARK RIDGE DIV II, PLAT VOL 15 PG 187 - 188

Additional legal is on page

**Assessor's Property Tax Parcel/Account Number**

P105886

Additional parcel #-s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

After Recording Return To:

KeyBank National Association  
ISGN - Recording Dept  
P. O. Box 16430  
Boise, ID 83715

[Space Above This Line For Recording Data]

**SHORT FORM OPEN-END DEED OF TRUST**

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Open-End Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume \_\_\_\_\_ at Page(s) \_\_\_\_\_ or Recording No. 201002100021, for land situate in the County of SKAGIT

"Borrower" is  
S HERBERT RUBIN, UNMARRIED

The Borrower's address is 3810 RIDGE CT  
MOUNT VERNON, WA 98274

Borrower is the trustor or Grantor under this Security Instrument.

"Lender" is KeyBank National Association  
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144. Lender is the beneficiary or Grantee under this Security Instrument.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property," which includes the real property located at:

3810 RIDGE CT MOUNT VERNON, WA 98274  
("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAGIT, in the State of Washington

TRACT 5, PARK RIDGE, DIVISION II,  
PLAT VOLUME 15 OF PLATS, PAGE 187 AND 188

and as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel or Account Number for this property is: P105886

"Security Instrument" means this document, which is dated 03/24/11, together with all Riders to this document.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

"Trustee" is  
FIRST AMERICAN TITLE INSURANCE COMPANY  
2101 FOURTH AVE SUITE 800  
SEATTLE, WA 98121

"Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated the same day as this Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 250,000.00 plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than the Maturity Date, which is 03/29/2046.

"Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants



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and conveys to Trustee, in trust, with power of sale, the following described Property located at the address provided above.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

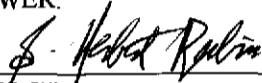
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**INCORPORATION OF MASTER FORM PROVISIONS**

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 23 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

BORROWER:

  
S HERBERT RUBIN

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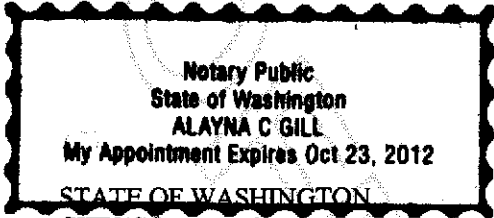
Skagit County Auditor

STATE OF WASHINGTON  
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that S Herbert Rubin

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3/24/2011



Alayna C Gill  
Notary Public  
Title  
My Appointment expires: Oct 23rd 2012

STATE OF WASHINGTON  
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public  
Title  
My Appointment expires: \_\_\_\_\_

STATE OF WASHINGTON  
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is that person who appeared before me, and said person acknowledged that he/she signed this instrument on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ of \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

(Seal or Stamp)

\_\_\_\_\_  
Notary Public  
Title  
My Appointment expires: \_\_\_\_\_



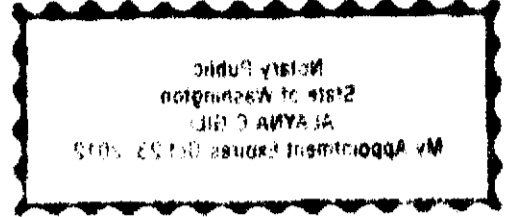
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**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / Kristy Young

**Schedule A**

See Addendum A



**Schedule B**



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Reference Number: 110731500090C

## Addendum A

**Property Address:**

3810 RIDGE CT  
MOUNT VERNON, WA 98274

**Borrower(s):**

S HERBERT RUBIN

**Customer Number:**

110731500090C

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**Legal Description of Property**

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THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON TRACT 5, PARK RIDGE, DIVISION II, AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGE 187 AND 188, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO COVENANTS CONDITIONS, RESTRICTIONS AND EASEMENTS AS PER EXHIBIT A EXCEPTIONS A EASEMENT INCLUDING THE TERMS AND PROVISIONS THEREOF GRANTEE PUDGET POWER AND LIGHT COMPANY DATED SEPTEMBER 10, 1992 RECORDED SEPTEMBER 17, 1992 AUDITORS NO. 9209170092 PURPOSE RIGHT TO ENTER SAID PREMISES TO OPERATE, MAINTAIN, AND REPAIR UNDERGROUND ELECTRIC TRANSMISSION AND/OR DISTRIBUTION SYSTEM, TOGETHER WITH THE RIGHT TO REMOVE BRUSH, TREES AND LANDSCAPING WHICH MAY CONSTITUTE A DANGER TO SAID LINES AREA AFFECTED EASEMENT NO. 1 ALL STREETS AND ROAD RIGHT-OF-WAY AS NOW HEREAFTER DESIGNATED, PLATTED, AND/OR CONSTRUCTED WITHIN ABOVE DESCRIBED PROPERTY. (WHEN SAID STREETS AND ROADS ARE DEDICATED TO THE PUBLIC, THIS CLAUSE SHALL BECOME NULL AND VOID) EASEMENT NO. 2 A STRIP OF LAND 10 FEET IN WIDTH ACROSS ALL LOTS, TRACTS AND SPACES LOCATED WITHIN THE ABOVE DESCRIBED PROPERTY BEING PARALLEL TO AND COINCIDENT WITH THE BOUNDARIES OF ALL PRIVATE/PUBLIC STREET AND ROAD RIGHT-OF-WAYS. A. AGREEMENT, AND THE TERMS AND CONDITIONS THEREOF BETWEEN CITY MOUNT VERNON, A MUNICIPAL CORPORATION AND THS, INC. DATED SEPTEMBER 10, 1993 RECORDED OCTOBER 19, 1993 AUDITORS NO. 9310190066 REGARDING POWER OF ATTORNEY AND AGREEMENT REGARDING FORMATION OF LOCAL IMPROVEMENT DISTRICT. B. PROTECTIVE COVENANTS AND/OR EASEMENTS, BUT OMITTING RESTRICTIONS, IF ANY, BASED ON RACE, COLOR, RELIGION OR NATIONAL ORIGIN RECORDED AUGUST 31, 1994 AUDITORS NO. 9408310034 EXECUTED BY THS, INC. A WASHINGTON CORPORATION SAID INSTRUMENT IS RE-RECORDING OF INSTRUMENT RECORDED UNDER AUDITORS FILE NO. 9310220090 ABOVE COVENANTS, CONDITIONS AND RESTRICTIONS WERE AMENDED BY INSTRUMENT RECORDED AUGUST 31, 1994 AUDITORS NO. 9408310035 B. MATTERS AS DISCLOSED AND/OR DELINEATED ON THE FACE OF THE FOLLOWING PLAT SUBDIVISION PLAT/SUBDIVISION NAME PARK RIDGE DIVISION II RECORDED AUGUST 11, 1994 AUDITORS NO. 9408110044 ABBREV LEGAL TRACT 5, PARK RIDGE, DIVISION II, PLAT VOLUME 15 OF PLATS, PAGE 187 AND 188 PARCEL ID P105886



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